



The New York Times

620 6TH AVENUE - NEW YORK, NY 10018

## PROOF OF PUBLICATION

Sept 30

2019

I, Alice Weber, in my capacity as a Principal Clerk of the Publisher of **The New York Times** a daily newspaper of general circulation printed and published in the City, County and State of New York, hereby certify that the advertisement annexed hereto was published in the editions of **The New York Times** on the following date or dates, to wit on

SEP 30 2019

B4 NATIONAL

Alice Weber

Sworn before me the

30th day of Sept 2019

*Michelle M. Scibilia*

Notary Public

MICHELLE M. SCIBILIA  
Notary Public, State of New York  
Registration #01SC6281145  
Qualified in Nassau County  
Commission Expires May 13, 2021

UNITED STATES BANKRUPTCY COURT SOUTHERN DISTRICT OF NEW YORK  
Chapter 11  
Retrieval-Masters Creditors Bureau, Inc. Case No. 19-23185 (RDD)  
Debtor

NOTICE OF HEARING REGARDING SUBMISSION OF PROOFS  
OF CLAIM OR DEBT, INCLUDING 10, 2019 AND RELATED  
PROCEDURES FOR SUBMITTING PROOFS OF CLAIM IN THE  
ARJIVE CAPTIONED CHAPTER 11 CASE

TO ALL PERSONS AND ENTITIES WITH CLAIMS AGAINST THE  
DEBTOR IN THE ABOVE CAPTIONED CHAPTER 11 CASE

The United States Bankruptcy Court for the Southern District of New York (the "Bankruptcy Court") has entered an order (the "Bar Date Order") establishing 9:00 a.m. Eastern Standard Time on November 18, 2019 (the "General Claims Bar Date") as the last date for each person or entity (including individuals, partnerships, corporations, joint ventures, and trusts) to submit a Proof of Claim against the Debtor (the "Debtor") in the above-captioned Chapter 11 case.

Except for those holders of the claims listed below that are specifically excluded from the General Claims Bar Date submission requirement, the Bar Date and the procedures set forth below for submitting proofs of claim (the "Procedures") apply to all claims (including claims against the Debtor that arose prior to June 17, 2019 (the "Petition Date"), the date on which the Debtor commenced its case under Chapter 11 of the United States Bankruptcy Code (including parties asserting claims against the Debtor) (the "Bankruptcy Code") and claims against the Debtor that arose on or after June 17, 2019 (the "Post-Petition Date"). In addition, governmental units have until 9:00 a.m. Eastern Standard Time on November 18, 2019 to submit Proofs of Claim.

A HOLDER OF A POSSIBLE CLAIM AGAINST THE DEBTOR SHOULD CONSULT AN ATTORNEY REGARDING ANY MATTERS NOT COVERED BY THIS NOTICE, SUCH AS WHETHER THE HOLDER SHOULD SUBMIT A PROOF OF CLAIM.

**What Must Be Submitted:** A Proof of Claim. You MUST submit a Proof of Claim to vote on a Chapter 11 plan filed by the Debtor or to share in distributions from the Debtor's bankruptcy estate if you have a claim that arose before the Petition Date and it is not one of the types of claims described under the heading "Who Need Not Submit a Proof of Claim" below. Claims based on acts or omissions of the Debtor that occurred before the Petition Date must be submitted on or prior to the applicable Bar Date even if such claims are not now fixed, liquidated, or certain due to non-payment by the Debtor, provided or certain under the Commencement Date.

Under section 102(d) of the Bankruptcy Code and as used in this notice, the word "claim" means (a) a right to payment, whether or not such right is reduced to judgment, liquidated, fixed, certain, matured, enforceable, undisputed, disputed, or contingent, or (b) a right to an equitable remedy for breach of performance if such breach gives rise to a right to payment, whether or not such right is reduced to judgment, liquidated, fixed, certain, matured, enforceable, undisputed, disputed, or contingent.

**What to Submit:** You may submit a Proof of Claim form (Official Form 410) from the United States Courts website at <https://www.uscourts.gov/bankruptcy-information-forms>.

Your Proof of Claim form must not contain complete social security numbers or taxpayer identification numbers (only the last four digits) a complete birth date (only the year, the name of a first child, or the name of a spouse or a marital partner, only the last four digits of your financial account).

The following procedures for the submission of Proofs of Claim apply to the Debtor in this Chapter 11 case:

a. Each Proof of Claim must: (i) be written in English; (ii) include a claim amount denominated in United States dollars; (iii) conform substantially with the Proof of Claim Form provided by the Debtor or Official Form 410; (iv) be filed in accordance with the Bar Date Order and (v) be otherwise submitted by the Debtor to filing, including supporting documentation unless voluminous, in which case a summary must be attached or an explanation provided as to why documentation is unavailable.

b. In addition to the requirements set forth in (a) above, any Proof of Claim asserting a § 542(c)(3) claim must also: (i) include the value of the goods delivered to and received by the Debtor in the 30 days prior to the Petition Date; (ii) attach any documentation identifying the particular number for which the § 542(c)(3) claim is being asserted; (iii) attach documentation of any reclamation demand made to the Debtor under section 542(c) of the Bankruptcy Code (if applicable) and (iv) set forth whether any portion of the § 542(c)(3) claim was satisfied by payments made by the Debtor pursuant to any order of the Bankruptcy Court authorizing the Debtor to pay prepetition claims.

c. Attorneys (with full access accounts) and employees of institutional creditors (with limited access accounts) should file proofs of claim electronically on the Court's Case Management/Electronic Case File ("CM/ECF") system. Those without accounts with the CM/ECF system may electronically file and the proof of claim through the "File a Proof of Claim" link on the Court's website at [www.uscourts.gov](https://www.uscourts.gov) or by mailing or delivering the original proof of claim to the United States Bankruptcy Court Southern District of New York, Office of the Clerk at the Bankruptcy Court 300 Queens Street, New York, New York 10002.

d. Proofs of claim will be deemed filed only when received by the Clerk of the Bankruptcy Court on or before the Bar Date.

**PROOFS OF CLAIM SUBMITTED BY FAX OR E-MAIL WILL NOT BE ACCEPTED AND WILL NOT BE DEEMED FILED.**

**Who Need Not Submit a Proof of Claim:** You do not need to submit a Proof of Claim or prior to the Bar Date if you are:

a. a person or entity that has already submitted a Proof of Claim against the Debtor within the Clerk of the Bankruptcy Court in a form substantially similar to Official Bankruptcy Form No. 410;

b. any person or entity whose claim is listed on the Schedules filed by the Debtor provided that (i) the claim is not scheduled as disputed, contingent, or unliquidated claim and (ii) the claimant agrees with the Debtor

as to the priority of the claim as set forth in the Schedules;

c. any holder of a claim previously allowed by order of the Bankruptcy Court;

d. any holder of a claim that has already been paid in full;

e. any holder of a claim for which a specific deadline has previously been fixed by the Bankruptcy Court or otherwise fixed pursuant to the Bar Date Order;

f. any holder of a claim based on an equity interest in the Debtor;

g. any holder of a claim based on an administrative expense incurred in the ordinary course of the Debtor's business, provided that any person or entity asserting a claim entitled to administrative expenses steps under section 507(b)(9) of the Bankruptcy Code must assert such claim by filing a request for payment of a Proof of Claim on or prior to the General Claims Bar Date;

h. any current employee of the Debtor if an order of the Bankruptcy Court authorized the Debtor to honor such claim in the ordinary course of business as a wage, commission, or benefit; and

i. any current or former officer or director (or his/her immediate family, partner, or representative) of the Debtor.

**Excluded Claims and Unsettled Issues:** If you have a claim arising from the operation of an executory contract or unexpired lease, you must submit your Proof of Claim based on such provision on or before the date of (a) the General Claims Bar Date and (b) any date the Bankruptcy Court may fix in the applicable order authorizing such provision and, if in such date is provided, 30 days from the date of entry of such order, the "Exclusion Bar Date." The Debtor will provide notice of the Exclusion Bar Date to the contract or lease counterparties whose contract or lease is being rejected by the Debtor's rejection of such executory contract or unexpired lease.

**Supplemental Bar Date:** In the event the Debtor amends or supplements its Schedules, the Debtor shall give notice of any such amendment to the holder of any claim already allowed and such holders shall be afforded at least 35 days from the date on which such notice is given to submit a Proof of Claim with respect to such amended claim (any such date a Supplemental Bar Date) or be forever barred from doing so.

**The Debtor's Schedules and Access Therein:** You may be listed as the holder of a claim against the Debtor in the Debtor's Schedules of Assets and Liabilities and/or Schedules of Executory Contracts and Unexpired Leases (collectively, the "Schedules"). Copies of the Debtor's Schedules are available (a) by written request to Debtor's counsel at the address and telephone number set forth below and/or (b) for inspection on the Bankruptcy Court's Internet Website at <https://www.uscourts.gov>. A login and password to the Bankruptcy Court's Public Access to Electronic Court Records are required to access this information and can be obtained at <https://www.pacer.uscourts.gov>. Copies of the Schedules may also be examined between the hours of 9:00 a.m. and 5:00 p.m., Monday through Friday, at the Office of the Clerk of the Bankruptcy Court, 300 Queens Street, New York, New York 10002.

If you are on the Debtor's Schedules, it is your responsibility to determine the Bar Date applicable to the claim in the Schedules.

As set forth above, if you agree with the nature, amount, and classification of your claim as listed in the Debtor's Schedules, and if your claim is not described as "disputed," "contingent," or "unliquidated," you need not submit a Proof of Claim. Otherwise, if you decide to submit a Proof of Claim, you must do so before the applicable Bar Date in accordance with the procedures set forth in this notice.

**Reevaluation of Eligibility:** Nothing contained in this Bar Date Notice is intended to be construed as a waiver of the Debtor's right to (a) dispute, or assert offsets or defenses against, any submitted Proof of Claim or any claim listed or reflected in the Schedules as to the nature, amount, liability or classification of such claim; (b) subsequently dispute any scheduled claim as disputed, contingent, or unliquidated; and (c) otherwise amend or supplement the Schedules.

**Consequences of Failure to Submit a Proof of Claim by the Applicable Bar Date:** ANY HOLDER OF A CLAIM THAT IS LISTED IN THIS NOTICE AS A PARTY EXCEPTED FROM THE REQUIREMENTS OF THE BAR DATE ORDER AND THAT FAILS TO TIMELY SUBMIT A PROOF OF CLAIM IN THE APPROPRIATE FORM WILL BE FOREVER BARRED, ESTIMATED AND DISCOUNTED FROM ASSERTING SUCH CLAIM AGAINST THE DEBTOR AND ITS CHAPTER 11 ESTATE, (2) WITHIN ON ANY CHAPTER 11 PLAN OF REORGANIZATION FILED IN THIS CASE ON ACCOUNT OF SUCH CLAIM, AND (3) PARTICIPATING IN ANY DISTRIBUTION IN THE COURSE OF CHAPTER 11 CASE ON ACCOUNT OF SUCH CLAIM, BY ORDER OF THE COURT.

Debtor: Retrieval-Masters Creditors Bureau, Inc. 1275 Avenue of the Americas, 30th Floor, New York, NY 10020-1704 Telephone: 212.655.6000 and: Aaron M. Kipper, 11 West Monroe Street, Chicago, IL 60601-4000 Telephone: 312.645.3000.

The last four digits of the Debtor's largest identification number is 8483. The location of the Debtor's service address for purposes of this Chapter 11 case is 11 West Monroe Street, Suite 1101, Chicago, IL 60601. The Debtor also has business at American Medical Collection Agency.

As used herein, the term "Trust" has the meaning set forth in section 101(15) of the United States Code (the "Bankruptcy Code"), and includes all personal, marital, trust and the United States Trusts (including the term "trust") and governmental units have the meaning given to them in section 101(41) and 101(27) of the Bankruptcy Code, respectively.

Debtor, collectively as the Rejection Bar Date. Further defined herein, the General Claims Bar Date, the Supplemental Bar Date (the "Rejection Bar Date") and the Supplemental Bar Date.

"§ 542(c)(3) claims" are claims on account of goods received by a Debtor within 30 days before the Commencement Date, when such goods were sold to the Debtor in the ordinary course of such Debtor's business, see 11 U.S.C. § 542(c)(3).

A wealthy activist is pushing a ballot initiative that would broaden privacy rights in the Golden State.

By NATASHA SINGER

The Constitution of California, howev



### Limiting the Right to Be Forgotten

While Mr. Mactaggart was working to expand the right to privacy in California,

But on Tuesday, as my colleague Adam Satariano reported from London, the European Court of Justice ruled that the right to be forgotten does not apply outside the European Union. The court also said the right to delete certain personal data must be balanced against the public's right to know.

The brother who was stabbed wanted the article about the incident deleted and sued the journalist, citing his right to be forgotten, Adam reported. The journalist, however, refused to take down the article.

### Some Stories You Shouldn't Miss

■ Four years working at start-ups can take a toll on the soul, Anna Wiener recounted in *The New Yorker*.

■ We always knew this privacy professor was a genius. Now the Catherine T. MacArthur Foundation has confirmed it. The foundation on Wednesday awarded one of its annual "genius" grants to Daniel Citron, a law professor at Boston University, who has worked to counter revenge porn and other online abuses. Professor Citron's TED Talk on "deepfakes" has been viewed nearly 900,000 times. Read his book, "Hate Crimes in Cyberspace" for more.

"It's only a small glimpse into what are very big broad phenomena," she said.

a. any person or entity that has already submitted a Proof of Claim against the Debtor with the Clerk of the Bankruptcy Court in a form substantially similar to Official Bankruptcy Form No. 111;

<sup>1</sup> Defined collectively as the Projection Bar Date (further defined herein), the General Claims Bar Date, the Supplemental Bar Date (further defined herein), and the Governmental Bar Date.

Connecticut Department  
of Transportation  
An EO/AA/ADA Employer

Facebook is still working on that effort. But researchers say that even when Facebook delivers

Facebook's effort is a "tremendous step forward," said Joshua Tucker, a professor at New York University studying the spread of

"It's only a small glimpse into what are very big broad phenomena," she said.

Facebook's effort is a "tremendous step forward," said Joshua Tucker, a professor at New York University studying the spread of

"It's only a small glimpse into what are very big broad phenomena," she said.